

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Mail Stop Missing Parts  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

PATENT  
Attorney Docket No.: 20375-042000

On January 2, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: Sara B. McPeak

Sara B. McPeak

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Paul Blair et al.

Application No.: 10/676,717

Filed: September 30, 2003

For: SYSTEMS AND METHODS FOR  
STAGING TRANSACTIONS,  
PAYMENTS AND COLLECTIONS

Examiner: Unassigned

Art Unit: 3621

INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98

Mail Stop Missing Parts  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

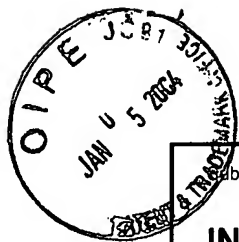
However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Roger T. Barrett  
Reg. No. 41,599

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: 303-571-4000  
Fax: 303-571-4321  
RTB:sbm  
60103598 v1



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/676,717		
		Filing Date	September 30, 2003		
		First Named Inventor	Blair, Paul et al.		
		Art Unit	Unassigned		
		Examiner Name	Unassigned		
Sheet	1	of	1	Attorney Docket Number	20375-042000

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	AA	US-4,385,285	05-24-1983	Horst et al.	
	AB	US-5,546,523	08-13-1996	Gatto	
	AC	US-5,686,713	11-11-1997	Rivera	
	AD	US-6,047,268	04-04-2000	Bartoli et al.	
	AE	US-6,119,106	09-12-2000	Mersky	
	AF	US-6,119,931	09-19-2000	Novogrod	
	AG	US-6,149,055	11-21-2000	Gatto	
	AH	US-6,282,522 B1	08-28-2001	Davis	
	AI	US-2001/0032878 A1	10-25-2001	Tsiounis et al.	
	AJ	US-6,334,108 B1	12-25-2001	Deaton & Gabriel	
	AK	US-2002/0016769 A1	02-07-2002	Barbara et al.	
	AL	US-2002/0032653 A1	03-14-2002	Schutzer	
	AM	US-2002/0087337 A1	07-04-2002	Hensley	
	AN	US-2002/0087469 A1	07-04-2002	Ganesan et al.	
	AO	US-2002/0143566 A1	10-03-2002	Diveley et al.	
	AP	US-2002/0143706 A1	10-03-2002	Diveley et al.	
	AQ	US-2002/0143709 A1	10-03-2002	Diveley et al.	
	AR	US-2002/0169719 A1	11-14-2002	Diveley et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AS	B1	PCT	WO 01/33522	A1	05-10-2001		<input type="checkbox"/>
	AT	B2	PCT	WO 01/75744	A1	10-11-2001		<input type="checkbox"/>
	AU	B3	PCT	WO 01/86600	A2	11-15-2001		<input type="checkbox"/>
	AV							<input type="checkbox"/>
	AW							<input type="checkbox"/>
	AX							<input type="checkbox"/>
	BA							<input type="checkbox"/>
	BB							<input type="checkbox"/>

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Kind Codes of U.S. Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.  
60103598 v1